

# WHOLESALE ADDRESS REVEALS FRAUD.

Twenty-five Policies of Insurance Issued on Invalid Old Men.

ERROR CAUSES INQUIRY.

Mutual Reserve Discovers a Gigantic Plot Against It in Pittsburgh.

CONSPIRATOR UNDER ARREST.

One Hundred and Fifty Thousand Dollars' Worth of Fraudulent Insurance Secured on False Representations.

An accident revealed to the Mutual Reserve Life Insurance Company that it was carrying twenty-five fraudulent policies on its books, and that it might at any day be called upon to pay \$150,000 to C. Linford Wood, a Pittsburgh banker having offices in the Park building in that city.

Wood is under arrest, and has confessed. Rather, he has admitted that the story of his raid upon the insurance company as C. P. Harper, chief of the bureau of revision, learned it, is true.

The discovery was made in the home of C. P. Harper in this city, and in Mr. Harper's office. An application for insurance in \$10,000 was received on February 14 from Pittsburgh, signed David L. Duffy.

The applicant gave as his occupation "glass manufacturer," age forty-three, said he had never drunk intoxicating liquor to excess, and was not in receipt of a pension for service in the army or navy. The application was sent to the company's correspondent in Pittsburgh with the usual request for a report. The correspondent failed to find the man.

A slight error was made in the record of the address. When the report "Not found" was received it occurred to Mr. Harper that a large amount of business had come from Pittsburgh recently and that in many cases, as in the Duffy case, C. Linford Wood & Co. were the beneficiaries named by the applicants.

Mr. Harper sent the Duffy application to a detective agency with a request for careful investigation. The result was the discovery that Duffy was an old man who had been a glassblower, had been an inmate of a soldiers' home, was now a pensioner and addicted to the excessive use of alcohol. On this the files of the Mutual Reserve Company were stripped of all applications pending and records of policies issued in which C. Linford Wood appeared as a party, and the entire bundle of papers was sent to the detective agency last Friday.

Monday evening Mr. Harper received this telegram from the agency: "Come on at once." In Pittsburgh he was told that not one of the application was honestly made and none of the applicants were true.

Wood was an assistant secretary for the American Express Company's Pittsburgh office. He became the agent of the New York Mutual Reserve Life Insurance Company at Pittsburgh, where he also set up a section with his several offices. He advertised for a solicitor and had many applicants. Only those were accepted who appeared to be of good character and who had complete histories of their lives were required, also bonds, for the bond required would be waived if they would insure their lives for the benefit of C. Linford Wood & Co. To give the transaction an appearance of regularity the old men were required also to sign certificates certifying to their indebtedness to C. Linford Wood & Co. in sums about equal to the insurance asked for.

Wood said the scheme had been conceived by James L. Phelps, Jr., a Brooklyn lawyer, who had furnished the money for carrying out the plan to which Wood said he only furnished his name and acted as a broker.

Phelps lived at No. 224 Monroe street, where, yesterday, his father said he was traveling in the West. Phelps, Sr., said his son was not concerned in the Wood scheme.

Wood is in jail, having failed to secure his bail. How he succeeded in getting certificates as to the physical soundness of his men is not revealed, but it is intimated that there was an extensive conspiracy, and that other arrests will be made here and in Pittsburgh.

## ROPOLITAN'S TAXES

arison of that Road's Statement with Third Avenue's Is Decidedly in the Former's Favor.

ward of Aldermen adopted a resolution Tuesday asking Comptroller Fitch the amount of taxes paid by the Street Railway Company in railway company under public law yesterday, and, incidentally, at them with the tax payments of the Third Avenue Railway Company the same year.

	Met.	St. Ave.	St. Ave.
Met. on receipts...	\$43,101.93	No.	No.
Met. on capital stock...	1,040.00	No.	No.
Met. on real estate...	40,280.00	\$20 per cent.	\$20 per cent.
Met. on personal property...	99,114.27	\$5,482.80	\$5,482.80
Met. on other taxes...	112,627.30	\$9,607.00	\$9,607.00
Met. on other taxes...	\$4,380.75	\$1,701.90	\$1,701.90
Total...	\$130,592.25		

rate tax on earnings, 1 per cent. on \$90,000.00, \$900.00. Total... \$130,592.25. \*This sum is not normally as here made up to 1894; payment refused since becoming a cash road.

The street receives a large proportion of the three last items through the State Board of Equalization.

The statement shows that the Metropolitan Company paid \$2,040 per mile for taxes; the Third Avenue Company, \$720 per mile.

## GRAU'S REPORT TO-DAY.

Officers and Directors of His Company to Meet and Receive His Decision.

The officers and directors of the Abbey, Schofield & Grau Company, Limited, will hold a meeting to-day to receive Mr. Grau's report respecting his decision not to renew the lease of the Metropolitan Opera House, which expires June 1, and to attend to certain other matters requiring settlement before Mr. Grau's departure for Europe next week.

The news of Mr. Grau's decision not to give opera here next year was the subject of a deal of gossip in the lobby of the Metropolitan Opera House last night. Mr. Grau, manager of the Auditorium, Chicago, asked as to what was to become of the country next season in an operative way, said:

"Grand opera cannot be made to pay in Chicago unless the company presenting it contains all the great stars. Two or three great names are not enough."

It looks at present as though the stockholders of the Metropolitan would be called upon to manage their property next season unless Mr. Damrosch makes a lease. Mr. Damrosch's associate, Mr. Ellis, has returned to Boston. His only representative here said last night that there would be no further action on Mr. Damrosch's part until that gentleman's return from a late in the summer.



## Positively the Newest Recruit to the Salvation Army.

THE face of Commander Booth-Tucker has been wreathed in smiles since Tuesday, for early that morning he and his wife began to entertain a tiny visitor, Herbert Lincoln Booth-Tucker. The youngster is as healthy a specimen of babyhood as can be found anywhere. With his abundance of good spirits, he also is blessed with an unusually large amount of good looks, closely resembling his mother.

The Commander has not yet had time to map out the future of this very young man, but it is likely he will follow in his father's footsteps. This is the fourth child of the Booth-Tuckers. Three of these are living.

The mother of Herbert Lincoln is doing nicely. The baby's first name was in honor of the mother of Mrs. Booth-Tucker. The second name is great admiration the Commander entertains for the martyr President.

## LUNATIC'S TORCH FOLLOWS MURDER

Bodies of Three Victims Taken from Farm-house Ruins.

HIRED MAN ONLY LAUGHS.

Tries to Kill Himself With a Pistol, but is Caught Glibbering in a Neighbor's Barn.

Pleasant, R. I., April 14.—Unless Martin Mowry, feigning insanity, the most fiendish tragedy Rhode Island has known for years is the work of a gibbering lunatic. The farm house at Oakland of Edward Reynolds, for whom Mowry worked, is in ruins and the bodies of Reynolds, his wife and their twenty-year-old daughter, Sylvia, have been taken from them.

There is no doubt that Mrs. Reynolds was murdered. Whether the same fate befell the others an autopsy will have to decide, so charged are the bodies. Mowry, who is sixty-five years old and a bachelor, is a prisoner. Chattering and laughing, he is sitting in his cell at Harbottle, showing signs of insanity that his captors are now convinced that his mind is gone. He shot himself in the head before taking refuge in the barn, where he was captured, but beyond stunning him the bullet's work was harmless.

Flames Awakened a Neighbor. It was about 3 o'clock this morning when a neighbor was awakened by a strong light upon the wall of his room. He saw that the Reynolds house was ablaze and gave the alarm. When the house was reached it was found that it was securely fastened, the doors being bolted and locked and every window closed tightly, so that the door had to be broken down.

The neighbors saw that the house had been saturated with kerosene so thoroughly that the flames spread with marvelous rapidity. They attempted to reach that part of the house where the Reynolds family slept, but were driven back, and only late time to take Mrs. Reynolds's body out before this portion of the house was in flames. Her head had been crushed in, evidently by an axe, and the upper part of the body was horribly mutilated.

It was several hours after the flames had died out before the ruins could be searched. At daylight a body was seen lying near the center of the ruins. Although it was burned so badly as to be beyond recognition, the appearance indicated that it was that of Sylvia Reynolds. Later Reynolds's body was recovered. The body had been frightfully burned.

How Mowry Was Found. From the position of the bodies, it is believed that Reynolds was called to his daughter's room, and that when he reached it he received his death blow. At that time Miss Reynolds was probably killed. The murderer then went to Mrs. Reynolds's room, and after stabbing her twice in the face, battered in her head. Bolberg could not have been the motive for the Reynolds were not over-powered.

While the fire was still raging, some of the neighbors and went to Mowry's room. It was empty, and the bed was undisturbed. An empty oil can lay on the floor. A search of all the country near by was made. At 9 o'clock Mowry was located in the barn of Leander Ruffman, where he hid after shooting himself in the foot. Deputy Sheriff Inman arrested him.

# REFOUNDING PLANS FOR THE MORGAN SYNDICATE.

The Morgan Syndicate to Retire the Old Bonds of the N. Y. Central.

CONTRACTS DRAWN UP.

Directors of the Road Have Ratified the Agreement and Stockholders to Pass on It.

The syndicate headed by J. Pierpont Morgan & Co., of this city, and J. S. Morgan & Co., of London, to refund the bonded indebtedness of the New York Central & Hudson River Road, as was reported exclusively in the Journal, March 20, is at last ready to begin its operations.

It was officially announced yesterday that contracts had been completed with the syndicate by the directors of the railroad company for an issue of \$100,000,000 3 1/2 per cent one hundred year gold bonds with which to retire the present outstanding bonded indebtedness of the company. The directors of the New York Central ratified yesterday the contract, and also a new mortgage covering the amount of the bonds to be issued. The terms of conversion will be announced later.

Enough of the new bonds will be used to convert or retire the present bonded debt of the company, which amounts to \$70,677,333.33. The syndicate will sell for cash any part of \$85,000,000 in bonds which remain after the old bonds have been retired. The balance of \$15,000,000 bonds will be reserved for sale for new construction after 1903. In addition to this mortgage on the New York Central property a new mortgage for \$12,000,000 will be executed by the New York & Harlem Railroad, represented by bonds drawing 3 1/2 per cent and running one hundred years, to retire the present outstanding 7 per cent bonds of the company which amount to \$12,000,000.

The present interest on New York Central bonds is \$4,153,776. Interest on \$85,000,000 new bonds to be issued at 3 1/2 per cent will be \$2,975,000, making an annual saving of \$1,178,776 when the operations of the syndicate are completed. At the present time the New York Central Railroad finds it difficult to doll business times to pay the 4 per cent annual interest on its stock. With the saving effected by the refunding of their bonded indebtedness it is believed that the company can without difficulty pay 5 per cent to stockholders, and in prosperous years probably increase this dividend to 6 per cent.

An interesting feature of the scheme is that the terms for the refunding of the road's debt are so favorable to the road that the syndicate has before it the sum of \$1,178,776 in cash, and the road's debt is reduced to \$73,500,000. The syndicate has before it the sum of \$1,178,776 in cash, and the road's debt is reduced to \$73,500,000. The syndicate has before it the sum of \$1,178,776 in cash, and the road's debt is reduced to \$73,500,000.

It was at first believed that the railroad would issue a mortgage of \$75,000,000, which would be sufficient to refund the present outstanding bonds. The fact that \$10,000,000 in bonds is additional was provided for, to be paid at once or given in exchange for old bonds, led to a rumor in Wall Street that the extra amount was for the purpose of refunding the floating debt of the company, which in many circles was not believed to exist. This rumor led to the failure of the stock market to respond to the announcement of the completion of the refunding scheme. Contrary to expectations, New York Central stock, which closed on Tuesday night at 10 1/2, advanced to 11 1/2 today. The syndicate, which was invited by Mr. Morgan several weeks prior to his departure for Europe, showed the wisdom of its location and foreign bankers to participate in the profits accruing. The subscriptions received were nearly double the amount required. Nearly every banking house in the city and many of the important bankers abroad have subscribed. The allotments have not been made as yet by Mr. Morgan, but it is believed that participants will know their share in the syndicate until the complete list of the names of the subscribers is published. The amount subscribed.

While the directors of both railroads have approved the refunding plan and contracts have been signed with representatives of the syndicate, it will be necessary to retire the old bonds of the stockholders. The stockholders of the New York Central will meet on May 20 and the Harlem stockholders on May 18 for this purpose.

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# METHODIST WOMEN AGAIN DEFEATED.

New York East Conference Denies Them Admission to Councils.

SECRET VOTE: 151 TO 67.

J. M. Buckley Announced That Preachers Were Intimidated by Female Parishioners.

Women may elect municipal officers in Denver and achieve State offices in Montana, but in neither the Newark nor the New York East Conferences of the Methodist Church has their ambition for place in public affairs been recognized as righteous.

At the last General Conference of the Methodist Episcopal Church, the women were told they might come as delegates to General Conferences if two-thirds of all the members of the district conferences were willing.

So this year the twelve years old fight is hotter than ever it has been. Tuesday Newark Conference, by an overwhelming majority decided that women had no place in the councils of the church. Yesterday the New York East Conference decided by a vote of 151 to 67 against the women, and there were more women than men in the St. John's Church, Bedford avenue and Wilson street, Brooklyn, E. D., when this was done.

The long fight on the subject Tuesday had wearied the New York East delegates, and only the leaders were in their seats at the opening. Dr. J. M. Buckley, who had headed the fight against the women, renewed his demand for a secret ballot. He said that members of churches had told their pastors they would stop attending church if the pastors voted against women. He wanted to protect preachers against such intimidation. A fair vote could only be obtained by secret ballot.

The conference adopted his view by about the same vote that it finally rejected the proposal to admit women as eligible delegates to the General Conference. The vote took nearly half an hour, and when Bishop Walden announced the result there was a great burst of indignation among the ladies who thronged the gallery. The conference immediately took up new business, and no time was given for expression of regret.

A committee of ten was authorized to confer with a committee of New York conference concerning the boundary between the two conferences of Greater New York.

Lack of Employment Caused the Mind of Bertha Friedman to Give Way—Court Held on the Street.

Magistrate Flamer yesterday afternoon held court in the street in front of the Harlem Police Court and signed a paper committing Bertha Friedman to Bellevue Hospital to have her mental condition determined. The Magistrate used one of the wheels of the coach in which the young woman was conveyed as a desk on which to write his name to the papers. A large crowd witnessed the performance.

Bertha is an extremely pretty girl of nineteen. She became violently insane at No. 100 East Eighty-third street, where she lived with her sister, who is married to Elms Marks, a Grand street tailor. Bertha is a milliner, but has been out of employment for seven months. The fact that she was poor and unable to get work caused her mind to give way.

Give Them Sick Pastor a Vacation. Rev. George Buckle, pastor of the Greystone Presbyterian Church, Elizabeth, N. J., who resigned the pastorate recently because of ill health, will not be allowed by his church to go, they having insisted that he remain as pastor and take a vacation sufficiently long to restore his health.

\$2,000 for Cretan Refugees. James T. Woodward, treasurer of the committee appointed by the Chamber of Commerce to obtain funds for the relief of the suffering refugees from the island of Crete, announced yesterday that the subscriptions for that purpose amount to \$2,000.

Hikey's Ferocious Conduct Results in a Verdict Against Higgins & Condon, Saloonkeepers.

Justice O'Dwyer yesterday delivered a learned disquisition on monkeys in general and Hikey in particular. This, in charging the jury in the suit for \$2,000 damages brought by Mrs. Mary Hamilton, of No. 67 King street, against John Cranmer, a rich blacksmith, of Greenwich village, who, she declared, owned Hikey the monkey, who had been sent to her by Cranmer, and who had bitten her on the face.

Mr. Cranmer, having quite enough of the rude and dissolute Hikey, took the monkey to Higgins & Condon's saloon, No. 457 Hudson street, on November 21 last. Hikey the monkey had been there half an hour when Johnny Hamilton went in to look at him. The monkey jumped at Johnny and took a piece out of his cheek.

Justice O'Dwyer, in his legal-logical charge to the jury yesterday said that this is the first lawsuit in this country over a bite inflicted by a monkey. "A monkey," said the learned Justice, "is born and raised in the jungle and is naturally a ferocious animal. If it has been shown to your satisfaction that Cranmer, or Higgins and Condon did not take proper precaution to keep this animal in restraint, your verdict should be for the plaintiff."

The jury deliberated half an hour and brought in a verdict for \$2,000. But not against Mr. Cranmer; against Higgins & Condon. Nor does the verdict carry the reference that the saloon keepers owned this desperate monkey. The juryman thought they had not kept the ferocious jungle beast in proper restraint. Messrs. Higgins & Condon, remarked, with some feeling, that the next monkey that is brought to their saloon will be kept in proper restraint. They will probably put him in a barrel with some large rocks, take the barrel down the bay and drop it overboard.

Thirty days were given to their lawyer in which to appeal from the verdict.

SCORCHED FOR MAMMA'S SAKE. Little Girl Wheeled Three Miles for Doctors That Saved Her Mother.

Morristown, N. J., April 14.—Mrs. Eliza Miller, wife of William Miller, a farmer living on the country seat of Luther Kountze, the New York banker, three miles from here, got a fish bone in her throat yesterday morning and nearly choked to death.

Her little daughter rode home on her bicycle and summoned Mrs. Becker and Henriches. They found Mrs. Miller unconscious, but succeeded in dislodging the bone and revived her. She is out of danger.

## FIREBUGS IN GROUPS.

Women as Well as Men Arrested in Greenwich, Ill., and Reading, Pa., on Charges Connected with Arson.

Reading, Pa., April 14.—Dr. Percy Archer, formerly connected with Bellevue Hospital, New York, and Mr. and Mrs. Samuel Snyder were arrested here today. The warrant was issued on information made by County Detective Baubrecht. Dr. Archer is charged with arson and conspiracy in connection with the burning of the Snyder house and barn, at Frush Valley, near Temple, at 3 a. m. April 2. Mr. and Mrs. Snyder are charged with conspiracy in connection with the fire.

All three were taken to jail. It is alleged five gallons of kerosene were used to burn the buildings. The accused deny the charges.

Greenwich, Ill., April 14.—Mrs. E. H. Robinson and Emil Kohler have been arrested here on the charge of arson. Mrs. Robinson's husband and City Marshal Wilkerson were also held for conspiracy in causing the fire.

## TO UNITE DEMOCRATS.

One Straight Ticket Wanted in the Coming Municipal Election in Greater New York.

Believing in the principle of individual and party responsibility in municipal government as opposed to pretended non-partisanship in city affairs and with the purpose of securing Democratic success in the coming municipal contest, we call upon all Democrats in Greater New York to join us in forming a Democratic union for the municipal campaign in 1897, the objects of which are to promote harmony among all Democrats in the Greater New York upon all political questions affecting their interests; to demand party as well as individual responsibility in municipal affairs and to insist upon the nomination and election of men of high character to the end that the greatest benefit to the citizens of Greater New York shall result from the operations of the new government.

A meeting will be held at the Democratic Club House, No. 41 Fifth avenue, on Saturday, April 17, 1897, at 4 o'clock p. m., for the purpose of organization.

Blank petitions bearing this heading are being circulated by members of the Democratic Club for signatures.

The officers of the club are ex-Governor Roosevelt, P. Flower, president; James A. Briggs, secretary, and Sidney D. Freshman, treasurer.

The movement was begun with the object of uniting all Democratic factions in support of a straight party ticket this Fall.

## HANDSOME CARPETS.

Our salesmen tell us that there is not a slow-selling pattern in our Spring stock. Even with the lowest prices we keep up qualities to the highest standard.

All the five-scale goods left are selling at these wonderfully low figures:

- WILTONS, regular \$1.00
- 225 goods..... 75c
- BODY BRUSSELS, regular \$1.25 goods..... 75c
- BODY BRUSSELS, regular \$1.00 goods..... 60c
- WORSTED VELVETS, 3-shot, not the cheap wool kind; the regular \$1.35, \$1.25 and \$1.00 goods are now

85c, 75c and 60c

TAPESTRY BRUSSELS, full 10-wire, and all grades made by us only. Regular 85c and 75c goods, now

60c, 55c and 45c

Bigelow Axminster... \$1.25

Smith's Savonneres... \$1.10

Smith's Axminsters... 82 1/2c

Smith's Moquettes.... 77 1/2c

All-wool Extra Supers, regular 65c goods..... 45c

John Bromley & Son's Smyrna Rugs and Carpets, from \$2.12 to small mats, at..... 65c

## J. & J. DOBSON,

2 East 14th St.

Philadelphia: 800-811 Chestnut St.

## Do You Wear One Like This?

With a heavy steel or iron band, an instrument of torture? Why do you do it? Call on our office you can be cured without pain or inconvenience. The Truss Co., of New York, furnishes the most effective use for the relief and cure, producing none of the injurious results and torturing anachronisms of other trusses, does not injure the spine, and it can be worn with ease night and day, thereby effecting a radical and permanent cure. Those interested in the subject will call on our office and get a catalogue free. IMPROVED TRUSS CO., 222 Broadway, New York.

Dep't. 14, New York. Be sure of the number, 222 Broadway. Closed Sunday. Write in reply to Ladies. EXAMINATION FREE.

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Stylish Easter Attire. Cutaway Coats and Vests, in finest Imported Clays. Diagonals, Vicunas; dull finish. Worsteds and elegant Tibbets, \$10, \$12.50 and \$15.

PRINCE ALBERTS. The correct and fashionable kind, made of English Vicuna, \$17.50.

TROUSERS. The choicest selection of suitable patterns. New stripes, quiet checks, dressy plaids—\$4, \$5 and \$6.

Bicycle Suits, Caps, Stockings and all the other accessories to Bicycle dress.

## BYCK BROS.

CLOTHIERS. DOWNTOWN: S. W. Cor. Fulton & Nassau. UPTOWN: East 125th St., 158 to 164. Open Evenings.

## Radway's Pills

Fairly vegetable, mild and reliable. Cause perfect Digestion, complete absorption and healthful